

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In Re:	§	
OLAH, MICHELLE,	§	CASE NO. 19-24140 GLT
Debtor	§	
	§	
Natalie Lutz Cardiello, Esquire, Trustee,	§	CHAPTER 7
Movant	§	
	§	DOCUMENT NO.
v.	§	
	§	
No Respondent	§	

---

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Natalie Lutz Cardiello, Esquire, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 0.00 (Without deducting any secured claims)	Assets Exempt: 20,549.57
Total Distributions to Claimants: 141,795.47	Claims Discharged Without Payment: 6,539.72
Total Expenses of Administration: 15,804.53	

3) Total gross receipts of \$ 157,600.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 157,600.00 from the

liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 145,222.00	\$ 276,591.54	\$ 276,591.54	\$ 138,295.77
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	15,804.53	15,804.53	15,804.53
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	9,267.92	9,959.50	9,959.50	3,499.70
<b>TOTAL DISBURSEMENTS</b>	\$ 154,489.92	\$ 302,355.57	\$ 302,355.57	\$ 157,600.00

4) This case was originally filed under chapter 7 on 10/23/2019 . The case was pending for 18 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/05/2021 By: /s/Natalie Lutz Cardiello, Esquire  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
5501 THELMA AVENUE, SOUTH PARK PA 15129	1110-000	157,600.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 157,600.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ 0.00</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	M & T BANK	4110-000	145,222.00	138,295.77	138,295.77	0.00
	M & T BANK	4110-000	NA	138,295.77	138,295.77	138,295.77
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 145,222.00</b>	<b>\$ 276,591.54</b>	<b>\$ 276,591.54</b>	<b>\$ 138,295.77</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TRUSTEE COMPENSATION:NATALIE LUTZ CARDIELLO	2100-000	NA	4,500.00	4,500.00	4,500.00
TRUSTEE EXPENSES:NATALIE LUTZ CARDIELLO	2200-000	NA	237.80	237.80	237.80
REAL ESTATE TRANSFER TAXES	2820-000	NA	448.23	448.23	448.23
ATTORNEY FOR TRUSTEE FEES (TRUSTEE FIRM):NATALIE LUTZ CARDIELLO, ESQ	3110-000	NA	1,762.50	1,762.50	1,762.50
REALTOR FOR TRUSTEE FEES (REAL ESTATE COMMISSIONS):BERKSHIRE HATHAWAY	3510-000	NA	2,952.00	2,952.00	2,952.00
REALTOR FOR TRUSTEE FEES (REAL ESTATE COMMISSIONS):BK GLOBAL	3510-000	NA	2,952.00	2,952.00	2,952.00
REALTOR FOR TRUSTEE FEES (REAL ESTATE COMMISSIONS):EXP REALTY, LLC	3510-000	NA	2,952.00	2,952.00	2,952.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 15,804.53</b>	<b>\$ 15,804.53</b>	<b>\$ 15,804.53</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Credit Collections USA, LLC Attn: Bankruptcy 16 Distributor Drive Ste 1 Morgantown, WV 26501		28.00	NA	NA	0.00
	North Shore Agency PO Box 9205 Old Bethpage, NY 11804		51.92	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000002	AMERICAN EXPRESS NATIONAL BANK	7100-000	2,155.00	2,155.70	2,155.70	757.50
000003	PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-000	381.00	346.15	346.15	121.63
000004	PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-000	6,125.00	6,124.89	6,124.89	2,152.24
000001	SEVENTH AVENUE	7100-000	527.00	527.93	527.93	185.51
000005	VERIZON	7100-000	NA	804.83	804.83	282.82
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 9,267.92</b>	<b>\$ 9,959.50</b>	<b>\$ 9,959.50</b>	<b>\$ 3,499.70</b>

Document Form 1 Page 7 of 10  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**

Page: 1  
**Exhibit 8**

**ASSET CASES**

Case No: 19-24140 GLT Judge: GREGORY L. TADDONIO  
Case Name: OLAH, MICHELLE

Trustee Name: Natalie Lutz Cardiello, Esquire  
Date Filed (f) or Converted (c): 10/23/19 (f)  
341(a) Meeting Date: 12/02/19  
Claims Bar Date: 01/16/20

For Period Ending: 03/31/21

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 5501 THELMA AVENUE, SOUTH PARK PA 15129  In addition to the purchase price of \$147,600 and because the liabilities associated with this asset exceeded the value of the asset, the Trustee received a "carve out" or guaranteed payment of \$10,000 for the bankruptcy estate for her efforts in liquidating this asset. The carve out was paid by the purchaser in the form of a "buyer's premium". The carve out is not a separate asset and is not otherwise reflected on Form 1, but is mentioned here to explain the \$10,000 difference between the Total Allocation Disbursements of \$147,600 on Form 2 and the total Sale/Funds Received by the Estate in Column 5 on Form 1.	153,000.00	10,000.00		157,600.00	FA
2. HOUSEHOLD GOODS AND FURNISHINGS	1,500.00	0.00		0.00	FA
3. 2 TV'S, PRINTER, SMARTPHONE, TABLET	800.00	0.00		0.00	FA
4. ASSORTED WOMEN'S CLOTHING	250.00	0.00		0.00	FA
5. COSTUME JEWELRY	100.00	0.00		0.00	FA
6. 2 CATS	0.00	0.00		0.00	FA
7. CASH	0.00	0.00		0.00	FA
8. DOLLAR BANK CHECKING ACCOUNT	10,121.32	0.00		0.00	FA
9. DOLLAR BANK SAVINGS BANK	0.25	0.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$165,771.57	\$10,000.00	\$157,600.00	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 06/30/20

Current Projected Date of Final Report (TFR): 12/31/20

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Exhibit 9

Case No: 19-24140 -GLT  
Case Name: OLAH, MICHELLE

Trustee Name: Natalie Lutz Cardiello, Esquire  
Bank Name: Axos Bank  
Account Number / CD #: \*\*\*\*\*0265 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*0939

For Period Ending: 03/31/21

Blanket Bond (per case limit): \$ 9,932,890.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/30/20		AVID SETTLEMENT, INC. SETTLEMENT ESCROW ACCOUNT (JAMES S. BRIGHT)	BALANCE FORWARD SALE OF REAL PROPERTY PER ORDER OF COURT AT DOC. NO. 56		10,000.00		0.00 10,000.00
	1	AVID SETTLEMENT, INC.	Memo Amount: 147,600.00 SALE OF REAL PROPERTY PER ORDER OF COURT AT DOC. NO. 56	1110-000			
		M & T BANK	Memo Amount: ( 138,295.77 ) PAYOFF OF FIRST MORTGAGE	4110-000			
		BERKSHIRE HATHAWAY	Memo Amount: ( 2,952.00 ) REAL ESTATE COMMISSION	3510-000			
		BK GLOBAL	Memo Amount: ( 2,952.00 ) REAL ESTATE COMMISSION	3510-000			
		EXP REALTY, LLC	Memo Amount: ( 2,952.00 ) REAL ESTATE COMMISSION	3510-000			
			Memo Amount: ( 448.23 ) REAL ESTATE TRANSFER TAXES (The total amount of real estate transfer taxes paid is \$1,476; however, the real estate transfer taxes and closing costs were netted against prepaid taxes, leaving a balance of \$448.23.)	2820-000			
	1		Memo Amount: 10,000.00 BUYER'S PREMIUM	1110-000			
03/18/21	070001	Natalie Lutz Cardiello, Esquire 107 Huron Drive Carnegie, PA 15106	Attorney for Trustee Fees (Trustee	3110-000		1,762.50	8,237.50
03/18/21	070002	Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106	Trustee Compensation	2100-000		4,500.00	3,737.50
03/18/21	070003	Natalie Lutz Cardiello	Trustee Expenses	2200-000		237.80	3,499.70

Page Subtotals

10,000.00

6,500.30

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2  
Exhibit 9

Case No: 19-24140 -GLT  
Case Name: OLAH, MICHELLE

Trustee Name: Natalie Lutz Cardiello, Esquire  
Bank Name: Axos Bank  
Account Number / CD #: \*\*\*\*\*0265 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*0939  
For Period Ending: 03/31/21

Blanket Bond (per case limit): \$ 9,932,890.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/18/21	070004	107 Huron Drive Carnegie, PA 15106 SEVENTH AVENUE C/O CREDITORS BANKRUPTCY SERVICE P.O. BOX 800849 DALLAS, TX 75380	Claim 000001, Payment 35.13913%	7100-000		185.51	3,314.19
03/18/21	070005	AMERICAN EXPRESS NATIONAL BANK C/O BECKET AND LEE LLP PO BOX 3001 MALVERN PA 19355-0701	Claim 000002, Payment 35.13940%	7100-000		757.50	2,556.69
03/18/21	070006	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 12914 NORFOLK VA 23541	Claim 000003, Payment 35.13795%	7100-000		121.63	2,435.06
03/18/21	070007	PORTFOLIO RECOVERY ASSOCIATES, LLC POB 12914 NORFOLK VA 23541	Claim 000004, Payment 35.13924%	7100-000		2,152.24	282.82
03/18/21	070008	VERIZON BY AMERICAN INFOSOURCE AS AGENT PO BOX 4457 HOUSTON, TX 77210-4457	Claim 000005, Payment 35.14034%	7100-000		282.82	0.00

Page Subtotals 0.00 3,499.70

## FORM 2

Separate Bond (if applicable):

Page Subtotals	0.00	0.00
----------------	------	------